

children, of spouses killed on active duty would be increased by \$250 a month, for 2 years, beginning on the date when entitlement to benefits begins. A VA contracted study found that spouses with children had a higher level of unmet need than spouses without children. This provision is included to further aid the transition of surviving spouses with dependent children. We must make every effort to make certain that the families of servicemembers who paid the ultimate sacrifice have their needs met.

Owning a home of one's own is the American Dream. This legislation would make that dream a reality for more of our veterans by increasing the maximum amount of the VA home loan guaranty. The current VA loan limit of \$240,000 restricts beneficiaries from using the guaranty because it is insufficient to cover median housing prices in many parts of the Nation. Section 403 of the Compromise Agreement would increase the maximum VA loan amount to \$333,700. It would also index the loan limit to 25 percent of the conforming loan limit for a single-family residence as set by Freddie Mac. This would allow the loan limit to continue to rise with the cost of housing inflation automatically. This change, coupled with the reinstatement of the VA adjustable rate mortgage loan program and improvement of the hybrid adjustable rate mortgage loan program will allow many more veterans to be able to purchase a home.

The second half of the American Dream is a college education. Educational assistance is provided to the surviving spouse of a servicemember or veteran who died of a service-connected injury, or the spouse of a veteran who is rated by VA to be totally and permanently disabled. The spouse has 10 years to use the entitlement. However, many surviving spouses, during this difficult transitional period, are busy raising children and working making it impossible to use the education benefit. This legislation would give an additional 10 years to the surviving spouse of a servicemember who died of a service-connected disability to use the benefit.

Under current law, a member of the Selected Reserve or National Guard must contribute a non-refundable \$1,200 in order to participate in the Montgomery GI Bill education program. However, a member of the Selected Reserve must spend 1 year on active duty before being eligible for the program. Section 109 of the committee bill would create flexibility and allow the Montgomery GI Bill participation fee to be collected not later than 1 year after the completion of 2 years of active duty, ensuring that the Reserve or Guard has become eligible by satisfying the service requirement.

With the costs of attending college rising, it is important that we do as much for our veterans as possible so that they may reach their academic objectives. This legislation would allow

VA to reimburse eligible beneficiaries for the cost of certain national admission tests, such as the Law School Admission Test, Graduate Record Exam, Graduate Management Admission Test, and Scholastic Aptitude Test, and for course credit at institutions of higher learning, such as the Advanced Placement Exam and College-Level Examination Program.

In keeping with this committee's continuing effort to aid veterans in attaining appropriate education and employment opportunities, this legislation improves the full-time apprenticeship and on-job training programs under the MGIB. Section 103 of the Compromise Agreement, for more than a 2-year period, would increase the full-time VA monthly educational assistance allowance payable to individuals participating in these training programs. For the first 6 months of training, the monthly benefit would increase to 85 percent from 75 percent; for the second 6 months, 65 percent from 55 percent; and the remainder of months, 45 percent from 35 percent. Additionally, Section 104 of the Compromise Agreement authorizes VA to pay educational benefits to veterans participating in competency-based apprenticeships, in addition to time-based apprenticeships, bringing the VA program in line with the way most apprenticeship programs are structured today.

These provisions show our veterans America's continuing unwavering support of the service and sacrifice that they have made on behalf of this country. Particularly at a time when we are at war, we must ensure our servicemembers that we will fulfill the commitment promised by Abraham Lincoln, "to care for him that shall have borne the battle and for his widow and his orphan."

In conclusion, I would like to specifically thank Senator SPECTER and his benefits staff for their work on this comprehensive bill, specifically Bill Tuerk, Jon Towers, and Chris McNamee, and my staff, Buddy Menn, Mary Schoelen, Dahlia Melendrez, Ted Pusey, Amanda Krohn, and Tandy Barrett, who recently left the committee, for all of their hard work in helping to put this legislation together. I urge my colleagues to support this legislation on behalf of America's veterans and their families.

I ask unanimous consent that the text of the bill be printed in the RECORD following this statement.

Mr. FRIST. Mr. President, I ask unanimous consent that the amendment at the desk be agreed to, the committee amendment, as amended, be agreed to, the bill, as amended, be read a third time and passed, the amendment to the title be agreed to, the motions to reconsider be laid upon the table en bloc, and that any statements relating to the bill be printed in the RECORD.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment (No. 4044) was agreed to.

(The amendment is printed in today's RECORD under "Text of Amendments.")

The committee amendment in the nature of a substitute, as amended, was agreed to.

The bill (S. 2486), as amended, was read the third time and passed.

The title was amended so as to read:

"A bill to amend title 38, United States Code, to improve and extend housing, education, and other benefits under the laws administered by the Secretary of Veterans Affairs, and for other purposes."

## ORDERS FOR SATURDAY, OCTOBER 9, 2004

Mr. FRIST. Mr. President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 10 a.m. on Saturday, October 9; I further ask that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, the time for the two leaders be reserved, and the Senate resume consideration of S. Res. 445, the Senate intelligence reform resolution; provided further that the time until 11:15 be equally divided between the two managers, with 30 minutes under the control of Senator HARKIN.

The PRESIDING OFFICER (Mr. ENZI). Without objection, it is so ordered.

## PROGRAM

Mr. FRIST. Mr. President, tomorrow the Senate will resume consideration of the Senate intelligence reform resolution. Under the previous order, each of the remaining amendments in order will be offered, and the time until 11:15 will be equally divided for debate on the amendments. At 11:15 a.m., the Senate will proceed to a stacked series of votes on the remaining amendments, to be followed by a vote on adoption of the resolution, and a vote on the Harkin resolution.

Following disposition of the Senate intelligence reform resolution, the Senate will resume consideration of the conference report to accompany H.R. 4520, the FSC/ETI JOBS bill. It remains my hope that we can expedite consideration of the conference report, but I would remind all Senators that a cloture motion is pending and that vote is now scheduled to occur at 1 p.m. on Sunday. If cloture is invoked, we would hope that Members will allow us to move forward with the vote on passage at the earliest possible time.

The Senate may also take up the Department of Defense authorization conference report tomorrow or any appropriations conference report when it becomes available. I thank my colleagues for their patience. Weekend sessions are rare, but we have a lot of work to accomplish prior to adjourning. That work we will accomplish.